

Information to identify the case:

Debtor 1	<u>Robert J Jeronimo Jr</u>	Social Security number or ITIN	xxx-xx-7068
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-38248-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J Jeronimo Jr

10/6/16

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert J Jeronimo
 Debtor

Case No. 11-38248-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Oct 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2016.

db
 515335588 +Robert J Jeronimo, Jr, 625 Laurel Avenue, Roselle Park, NJ 07204-1139
 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 512542675 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513875619 +Portfolio Investments II LLC, PO Box 12931, Norfolk, VA 23541-0931

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2016 23:39:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 06 2016 23:38:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512415529 EDI: BANKAMER2.COM Oct 06 2016 23:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512394913 EDI: BANKAMER.COM Oct 06 2016 23:13:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 512394914 +EDI: TSYS2.COM Oct 06 2016 23:13:00 Barclays Bank Delaware, PO Box 8803,
 Wilmington, DE 19899-8803
 512394915 +EDI: HFC.COM Oct 06 2016 23:13:00 Beneficial National Bank, PO Box 15518,
 Wilmington, DE 19850-5518
 512655716 +EDI: OPHSUBSID.COM Oct 06 2016 23:13:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513797524 +EDI: BASSASSOC.COM Oct 06 2016 23:13:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, Az 85712-1083
 512394916 EDI: DISCOVER.COM Oct 06 2016 23:13:00 Discover Card, 12 Reads Way,
 New Castle, DE 19720
 512412901 EDI: DISCOVER.COM Oct 06 2016 23:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512429242 EDI: RESURGENT.COM Oct 06 2016 23:13:00 GE Capital Retail Bank, c/o B-Line, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221
 512720897 EDI: RMSC.COM Oct 06 2016 23:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 513312854 EDI: RMSC.COM Oct 06 2016 23:13:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605
 512394917 +EDI: RMSC.COM Oct 06 2016 23:13:00 GEMB/Best Buy, PO Box 981400, El Paso, TX 79998-1400
 512394918 +EDI: RMSC.COM Oct 06 2016 23:13:00 GEMB/Lenscrafters, PO Box 981439,
 El Paso, TX 79998-1439
 512394919 +EDI: RMSC.COM Oct 06 2016 23:13:00 GEMB/Lowes, PO Box 981400, El Paso, TX 79998-1400
 512394920 +EDI: RMSC.COM Oct 06 2016 23:13:00 GEMB/Old Navy, PO Box 981400, El Paso, TX 79998-1400
 512444856 +EDI: BASSASSOC.COM Oct 06 2016 23:13:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 512744373 +EDI: BASSASSOC.COM Oct 06 2016 23:13:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 512394921 +E-mail/Text: camanagement@mtb.com Oct 06 2016 23:38:42 Hudson City Savings Bank,
 80 W. Century Rd, Paramus, NJ 07652-1478
 512695895 +EDI: HY11.COM Oct 06 2016 23:13:00 Hyundai Motor Finance, PO Box 20809,
 Fountain Valley, CA 92728-0809
 512394922 EDI: HY11.COM Oct 06 2016 23:13:00 Hyundai Motor Finance, PO Box 660891,
 Dallas, TX 75266-0891
 514123342 EDI: JEFFERSONCAP.COM Oct 06 2016 23:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302
 514123343 EDI: JEFFERSONCAP.COM Oct 06 2016 23:13:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
 ST CLOUD MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302
 516290550 E-mail/Text: camanagement@mtb.com Oct 06 2016 23:38:42 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182
 516290551 E-mail/Text: camanagement@mtb.com Oct 06 2016 23:38:42 M&T Bank, P.O. Box 62182,
 Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
 512761569 +E-mail/Text: bknotice@ncmllc.com Oct 06 2016 23:39:11 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 512662619 EDI: PRA.COM Oct 06 2016 23:13:00 Portfolio Recovery Associates, LLC, c/o Citibank,
 POB 41067, Norfolk VA 23541
 512561729 EDI: PRA.COM Oct 06 2016 23:13:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 PO Box 41067, Norfolk VA 23541
 513312855 EDI: RECOVERYCORP.COM Oct 06 2016 23:13:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 512466401 +E-mail/Text: bncmail@w-legal.com Oct 06 2016 23:39:10 TARGET NATIONAL BANK,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513784987 +E-mail/Text: bncmail@w-legal.com Oct 06 2016 23:39:10 TD Bank USA, N.A.,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 512394923 +EDI: WTRRNANK.COM Oct 06 2016 23:13:00 Target National Bank, PO Box 673,
 Minneapolis, MN 55440-0673
 512394924 +EDI: CITICORP.COM Oct 06 2016 23:13:00 The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 40

Date Rcvd: Oct 06, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

512474285 +E-mail/Text: vci.bkcy@vwcredit.com Oct 06 2016 23:39:10 VW Credit, Inc., PO BOX 829009, Dallas, TX 75382-9009

512394925 +E-mail/Text: vci.bkcy@vwcredit.com Oct 06 2016 23:39:10 VolkswagenCredit, 1401 Franklin Blvd, Libertyville, IL 60048-4460

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

513875620* +Portfolio Investments II LLC, PO Box 12931, Norfolk, VA 23541-0931

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2016 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor HUDSON CITY SAVINGS BANK bnicholas@kmlawgroup.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Terry M. Silpe on behalf of Debtor Robert J Jeronimo, Jr silpelaw@comcast.net,
bankruptcy123@comcast.net, bankruptcyattorneys@comcast.net

TOTAL: 4